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Official Form 1 (4/07)				90 - 0				
	l States Bank orthern District						Volu	ntary Petition
Name of Debtor (if individual, enter Last, Fire Frazier, Shatanya Y	st, Middle):		Name	of Joint I	Debtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years				es used by the d, maiden, and			vars
Last four digits of Soc. Sec./Complete EIN or xxx-xx-1818	other Tax ID No. (if mo	ore than one, state a	ll) Last fo	our digits	of Soc. Sec./C	Complete EIN	or other Tax	ID No. (if more than one, state
Street Address of Debtor (No. and Street, City 841 S 19th Ave Apt 1E	, and State):		Street	Address	of Joint Debtor	r (No. and St	reet, City, and	State):
Maywood, IL	Г	ZIP Code	_					ZIP Code
County of Residence or of the Principal Place Cook		60153	Count	y of Resid	dence or of the	Principal Pla	ace of Busines	s:
Mailing Address of Debtor (if different from s	treet address):		Mailir	ng Addres	ss of Joint Deb	tor (if differe	nt from street	address):
	Г	ZIP Code						ZIP Code
Location of Principal Assets of Business Debt (if different from street address above):	or		<u> </u>					
Type of Debtor (Form of Organization)		of Business			Chapter	r of Bankrup	otcy Code Un	der Which
(Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities check this box and state type of entity below.)	Tax-Exe	eal Estate as de 101 (51B) oker empt Entity (x, if applicable) -exempt organ of the United S	ization States	defin	pter 9 pter 11 pter 12	of Cl of Cl of Nature (Checl onsumer debts, § 101(8) as idual primarily	a Foreign Ma napter 15 Petit a Foreign No e of Debts c one box)	tion for Recognition in Proceeding tion for Recognition nmain Proceeding Debts are primarily business debts.
Filing Fee (Check	· `			one box	<u> </u>	Chapter 11	Debtors	
■ Full Filing Fee attached □ Filing Fee to be paid in installments (appliattach signed application for the court's co is unable to pay fee except in installments. □ Filing Fee waiver requested (applicable to attach signed application for the court's co	nsideration certifying t Rule 1006(b). See Offi chapter 7 individuals of	that the debtor icial Form 3A.	Check	Debtor is if: Debtor's to inside all applie A plan i	is not a small be a aggregate noters or affiliates cable boxes: a being filed w	ncontingent 1) are less than with this petition were solici	or as defined in iquidated debt a \$2,190,000.	U.S.C. § 101(51D). n 11 U.S.C. § 101(51D). s (excluding debts owed n from one or more § 1126(b).
Statistical/Administrative Information Debtor estimates that funds will be available.	ele for distribution to u	nsecured credi	itors.			THIS	SPACE IS FOR	R COURT USE ONLY
☐ Debtor estimates that, after any exempt prother will be no funds available for distribution			e expense	es paid,				
Estimated Number of Creditors	mon to unsecuted crec					1		
1- 50- 100- 200- 49 99 199 999	1000- 5001- 5,000 10,000		25,001- 50,000	100,001 100,000				
						_		
Estimated Assets \$0 to \$10,001 to \$100,000	\$100,001 to \$1 million		0,001 to million		More than \$100 million			
Estimated Liabilities \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,001 to \$1 million),001 to nillion		More than \$100 million			

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Official Form	1 (4/07)	1 agc 2 01 33	FORM B1, Page 2
Voluntary	y Petition	Name of Debtor(s): Frazier, Shatanya Y	
(This page mus	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two,	attach additional sheet)
Location Where Filed:	ilnbke	Case Number: 01-41822	Date Filed: 11/29/01
Location Where Filed:		Case Number:	Date Filed:
Pei	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If 1	more than one, attach additional sheet)
Name of Debto - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is an	Exhibit B individual whose debts are primarily consumer debts.)
forms 10K at pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petition have informed the petitioner 12, or 13 of title 11, United	ner named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, States Code, and have explained the relief available urther certify that I delivered to the debtor the notice
☐ Exhibit 1	A is attached and made a part of this petition.	X /s/ Robert J Semra Signature of Attorney for Robert J Semrad,	Debtor(s) (Date)
	Exh	nibit C	
Does the debtor	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and i	dentifiable harm to public health or safety?
☐ Yes, and ?☐ No.	Exhibit C is attached and made a part of this petition.		
(To be sempl	Exh eted by every individual debtor. If a joint petition is filed, ea	nibit D	d attach a caparata Evhibit D
_	D completed and signed by the debtor is attached and made		d attach a separate Exhibit D.)
		a part of this petition.	
If this is a join Exhibit l	nt petition: D also completed and signed by the joint debtor is attached a	and made a part of this petition	on.
	Information Regardin	=	
_	(Check any ap Debtor has been domiciled or has had a residence, principal	•	inal assats in this District for 190
_	days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			defendant in an action or
	Statement by a Debtor Who Resides (Check all app		Property
	Landlord has a judgment against the debtor for possession		checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(A1) (I) (I) (I)		
_	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would be	come due during the 30-day period

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Frazier, Shatanya Y

Signatures

under penalty of perjury that the information provided in

I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Shatanya Y Frazier

Signature of Debtor Shatanya Y Frazier

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 21, 2007

Date

Signature of Attorney

X /s/ Robert J Semrad, Jr

Signature of Attorney for Debtor(s)

Robert J Semrad, Jr 6226455

Printed Name of Attorney for Debtor(s)

Robert J Semrad

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

Email: rsemrad@robertjsemrad.com 312-913-0625 Fax: 312-913-0631

Telephone Number

August 21, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Pro Se

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

August 21, 2007

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Shatanya Y Frazier		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Shatanya Y Frazier	
_	Shatanya Y Frazier	

Date: August 21, 2007

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Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Shatanya Y Frazier		Case No	
-		Debtor		
			Chapter	13
			1	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		500.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		18,513.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,729.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,579.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	250.00		
			Total Liabilities	19,013.00	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Shatanya Y Frazier		Case No.		
_		Debtor	,		
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	500.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	500.00

State the following:

Average Income (from Schedule I, Line 16)	1,729.00
Average Expenses (from Schedule J, Line 18)	1,579.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		18,513.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		18,513.00

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Form	В6А
(10/05	5)

In re	Shatanya Y Frazier	Case No	
-		, Debtor	
		DEDIOI	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

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Form	B6F
(10/0	E)

In re	Shatanya Y Frazier	Case No	
		Dahtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	WAMU		-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothes		-	250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			(To	Sub-Tota tal of this page)	al > 250.00

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Form B6B (10/05)

In re	Shatanya Y Frazier	Case No
		

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
			T)	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Shatanya Y Frazier	Case No
_		1

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 250.00 | Case 07-15180 Doc 1 Filed 08/21/07 Entered 08/21/07 17:33:28 Desc Main Page 12 of 35 Document

-		Debtor		
	SCHEDULE C. PR	ROPERTY CLAIMED A	AS EXEMPT	
Debtor cl (Check o		☐ Check if debt \$136,875.	or claims a homestead ex	semption that exceeds
☐ 11 U.	.S.C. §522(b)(2) .S.C. §522(b)(3)			
☐ 11 U.		Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption

Total: 250.00 250.00 Case 07-15180 Doc 1 Filed 08/21/07 Entered 08/21/07 17:33:28 Desc Main Page 13 of 35 Document

Official Form 6D (10/06)

In re	Shatanya Y Frazier	Case No.
_	<u> </u>	Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	-							
CDEDITORIS MAME	CO	Hu	sband, Wife, Joint, or Community	υC	U	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	002F-20m2	UNLIQUIDATED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
			XV.1. (C)					
		H	Value \$	\dashv		$\vdash\vdash$		
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubto iis p				
				T	ota	.1	0.00	0.00
			(Report on Summary of Sch	hed	ule	s)	3.00	3.00

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Official Form 6E (4/07)

In re	Shatanya Y Frazier	Case No
		Dobtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to determine the complete account number of any account the debtor chooses to determine the complete account number of any account the debtor chooses to determine the complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to determine the complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to determine the complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to determine the complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided in the creditor and may be provided in the complete account number of any account the debtor has a count number of any account
so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a cas under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a tru or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury white debtor was intoxicated. Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug or another

substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6E (4/07) - Cont.

In re	Shatanya Y Frazier	Case No.
_		Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. 000-00-1818 unknown **Income Taxes** Illinois Department of Revenue 0.00 **Bankruptcy Section** Level 7-425, 100 W. Randolph St. Aurora, IL 60506 500.00 500.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 500.00 500.00 0.00 (Report on Summary of Schedules) 500.00 500.00

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Official Form 6F (10/06)

In re	Shatanya Y Frazier	Case No.	
-		Debtor ,	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	CO	Ü	٦	5	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C			Q U I	F U	J Γ Ξ	AMOUNT OF CLAIM
Account No. xxxxx9959			Opened 4/30/04 Last Active 1/05/07 Automobile	Ī	T E D			
Americredit Po Box 183853 Arlington, TX 76096		_						7,295.00
Account No. xxxx2826		Г	Opened 3/29/07 Last Active 6/01/07	t	T	t	†	
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		_	Collection A.F.S. Assignee Of First Premi					476.00
Account No. xxxx9054			Opened 7/24/06 Last Active 12/01/06 Collection Mci Communications			l	1	
CBCS Po Box 163250 Columbus, OH 43216		-						
								386.00
Account No. xxx1961 CCA 700 Longwater Drive Norwell, MA 02061		-	Opened 7/16/07 Last Active 8/01/07 Collection Sprint Pcs					
								798.00
4 continuation sheets attached			(Total of t	Sub his				8,955.00

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Official Form 6F (10/06) - Cont.

In re	Shatanya Y Frazier	Case No.	_
-		Debtor	

	С	Ни	sband, Wife, Joint, or Community	Тс	Ιυ	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZHLZGWZH	Q	I S P U T E D	AMOUNT OF CLAIM
Account No.			2003-2004	٦т	E		
City of Chicago Department of Buildings 121 North LaSalle Street, Room 501 Chicago, IL 60602		-	Parking Tickets				2,000.00
Account No. xxxx4658	t		Opened 2/02/07 Last Active 4/01/07	+	H		
Credit Management 4200 International Pwy Carrolton, TX 75007		-	Collection Comcast-Chicago Seconds - 2000				131.00
Account No. xxxxx0567			Opened 8/08/03 Last Active 9/01/03	\dagger			
Credit Protect Assoc. Po Box 802068 Dallas, TX 75380		-	Collection Comcast				86.00
Account No. xxxxxxxx5657	╁		Opened 9/02/05 Last Active 7/01/07	+			
Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		-	Collection Suburban Radiologists Sc				506.00
Account No. xxxxxx3837	+		Opened 12/12/06 Last Active 7/01/07	+	\vdash		330.00
I C System Po Box 64378 St Paul, MN 55164		-	Collection Iq Telecom				148.00
Sheet no1 of _4 sheets attached to Schedule of				Sub			2,871.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	_,500

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Official Form 6F (10/06) - Cont.

In re	Shatanya Y Frazier		Case No.	
-		Debtor	,,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NLIQUIDAT	SPUTED	AMOUNT OF CLAIN
Account No. xxxxxxx2232			Opened 10/22/06	Ţ	T E D		
Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		-	Collection Loyola University Health Sys.		D		300.00
Account No. xxxxxxx2945	+		Opened 8/22/04 Collection Loyola University Health Sys.				000100
Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		-					
							75.00
Account No. xxxxxxx7591 Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		-	Opened 6/27/04 Collection Loyola University Health Sys.				75.00
Account No. xxxxxxx7592	+		Opened 6/27/04	+			
Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		-	Collection Loyola University Health Sys.				75.00
Account No. xx2164	+		Opened 8/01/00 Last Active 5/01/04	+			75.00
Nicor Gas 1844 Ferry Road Naperville, IL 60507		-	Other				
							4,061.00
Sheet no. 2 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub			4,586.00

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Official Form 6F (10/06) - Cont.

In re	Shatanya Y Frazier	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	N L I Q U I D A T	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7682			Opened 5/02/06 Last Active 6/01/06	T	E		
Park Dansan Collections Po Box 248 Gastonia, NC 28053		-	Collection Sprint - 5		D		64.00
Account No. xxx8781	-		Opened 1/27/04 Last Active 5/04/04 Collection Sprint Pcs		+	-	64.00
Receivables Performanc 1930 220th St Se Ste 101 Bothell, WA 98021		-					
Account No. 3GQ0	+		Opened 6/01/06		+		0.00
Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603		-	FactoringCompanyAccount				114.00
Account No. xGQx3584	†		Opened 6/30/06		\dagger		
Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603		-	FactoringCompanyAccount Mci				
Account No. 000-001818	╁		2006		$\frac{\perp}{1}$		114.00
Sir Finance Corp. 424 W. 31st St. Chicago, IL 60616		-	Loan				
							1,300.00
Sheet no. 3 of 4 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	1	(Total e	Sub			1,592.00

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Official Form 6F (10/06) - Cont.

In re	Shatanya Y Frazier	Case No.	
_		Debtor	

				_			
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx6601			Opened 11/10/06 Last Active 7/06/07	T	T E		
Target Po Box 1327 Mail Stop 3CK Minneapolis, MN 55440		-	ChargeAccount		D		509.00
Account No.							
Account No.				\vdash			
Account No.							
Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of				Subt	tota	.1	500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	509.00
			(Report on Summary of Sc		ota lule		18,513.00

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Form	B60
(10/0.5)	5)

In re	Shatanya Y Frazier	Case No.	
_	•	Dobtor ,	
		Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-15180 Doc 1 Filed 08/21/07 Entered 08/21/07 17:33:28 Desc Main Document Page 22 of 35

Form	B6F
(10/0.5)	5)

In re	Shatanya Y Frazier	Case No.	
_	•	Dobtor ,	
		Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	Shatanya Y Frazier		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBT				
Single	RELATIONSHIP(S): Daughter	AGE(S): 17 r	months		
Employment:	DEBTOR		SPOUSE		
Occupation	Customer Service				
Name of Employer	Apria Healthcare				
How long employed	3 years				
Address of Employer	26220 Enterprise Court Lake Forest, CA 92630				
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR	SP	OUSE
1. Monthly gross wages, salar	y, and commissions (Prorate if not paid monthly)	\$	2,431.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	2,431.00	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
a. Payroll taxes and socia		\$	463.67	\$	N/A
b. Insurance	·	\$	238.33	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
_		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	702.00	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,729.00	\$	N/A
7. Regular income from opera	tion of business or profession or farm (Attach detailed statemer	nt) \$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's use				
that of dependents listed a		\$	0.00	\$	N/A
11. Social security or governm (Specify):		\$	0.00	\$	N/A
(Speeny).		\$ 	0.00	\$	N/A
12. Pension or retirement inco 13. Other monthly income	ome	\$	0.00	\$	N/A
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A
	INCOME (Add amounts shown on lines 6 and 14)	\$	1,729.00	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals debtor repeat total reported on line 15)		\$	1,729.00	
from the 13, it there is only one	(Report also on	Summary	of Schedules a	nd, if applic	able, on

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Shatanya Y Frazier		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		mily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	400.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	394.00
5. Clothing	\$	65.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	<u>\$</u>	0.00
14. Alimony, maintenance, and support paid to others	•	0.00
15. Payments for support of additional dependents not living at your home	ф ———	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Day Care	Ψ	320.00
Other State	ф <u>——</u>	0.00
Other	Ψ	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,579.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	'	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	-	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	1,729.00
b. Average monthly expenses from Line 18 above	\$	1,579.00
c. Monthly net income (a. minus b.)	\$	150.00

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Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Shatanya Y Frazier			Case No.			
			Debtor(s)	Chapter	13		
	DECLARATION CO	DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	DECLARATION UNDER PE	NALTY (OF PERJURY BY INDIV	IDUAL DI	EBTOR		
	I declare under penalty of perjury tha						
	19 sheets [total shown on summary page	plus 2], ar	nd that they are true and co	orrect to the	best of my		
	knowledge, information, and belief.						
Date	August 21, 2007	Signature	/s/ Shatanya Y Frazier				
			Shatanya Y Frazier				
			Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court
Northern District of Illinois

In re	Shatanya Y Frazier		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COM	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy ompensation paid to me within one year before the e rendered on behalf of the debtor(s) in contempla	ne filing of the petition in bankruptcy,	or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	3,500.00
	Prior to the filing of this statement I have recei	ived	\$	350.00
	Balance Due		\$	3,150.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. •	I have not agreed to share the above-disclosed of	compensation with any other person u	nless they are meml	bers and associates of my law firm.
С	☐ I have agreed to share the above-disclosed component, together with a list of the			
a. b.	n return for the above-disclosed fee, I have agreed Representation of the debtor at the meeting of co Representation of the debtor in adversary process [Other provisions as needed]	reditors and confirmation hearing, and	l any adjourned hea	
6. B	y agreement with the debtor(s), the above-disclose Representation of the debtors in an			es.
		CERTIFICATION		
	certify that the foregoing is a complete statement cankruptcy proceeding.	of any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dated:	August 21, 2007	/s/ Robert J Semra		
		Robert J Semrad, Robert J Semrad 407 S Dearborn Suite 600 Chicago, IL 60605 312-913-0625 Fax		

rsemrad@robertjsemrad.com

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ __3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date:August 21, 2007		
Signed:		
/s/ Shatanya Y Frazier	/s/ Robert J Semrad, Jr	
Shatanya Y Frazier	Robert J Semrad, Jr	
	Attorney for Debtor(s)	
Debtor(s)		
Do not sign if the fee amount at top of		
this page is blank.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Robert J Semrad, Jr

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

X /s/ Robert J Semrad, Jr

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
407 S Dearborn		
Suite 600		
Chicago, IL 60605		
312-913-0625		
I (We), the debtor(s), affirm that I (we) h	Certificate of Debtor have received and read this notice.	
Shatanya Y Frazier	X /s/ Shatanya Y Frazier	August 21, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if an	y) Date

August 21, 2007

United States Bankruptcy CourtNorthern District of Illinois

		Northern District of Illinois		
In re	Shatanya Y Frazier		Case No.	
		Debtor(s)	Chapter	13
	\mathbf{V}	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of 0	Creditors:	21_
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	August 21, 2007	/s/ Shatanya Y Frazier Shatanya Y Frazier Signature of Debtor		

Americredit Po Box 183853 Arlington, TX 76096

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

CBCS
Po Box 163250
Columbus, OH 43216

CCA 700 Longwater Drive Norwell, MA 02061

City of Chicago Department of Buildings 121 North LaSalle Street, Room 501 Chicago, IL 60602

Credit Management 4200 International Pwy Carrolton, TX 75007

Credit Protect Assoc. Po Box 802068 Dallas, TX 75380

Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523

I C System
Po Box 64378
St Paul, MN 55164

Illinois Department of Revenue Bankruptcy Section Level 7-425, 100 W. Randolph St. Aurora, IL 60506

Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154 Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154

Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154

Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154

Nicor Gas 1844 Ferry Road Naperville, IL 60507

Park Dansan Collections Po Box 248 Gastonia, NC 28053

Receivables Performanc 1930 220th St Se Ste 101 Bothell, WA 98021

Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603

Sherman Acquisitions Resurgent Capital Services Po Box 10587 Greenville, SC 29603

Sir Finance Corp. 424 W. 31st St. Chicago, IL 60616

Target
Po Box 1327
Mail Stop 3CK
Minneapolis, MN 55440